

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method, comprising:

~~scanning, at a point-of-sale location, a check to obtain data from a MICR line of the check, the data including a one-way hash value;~~

~~obtaining, at the point-of-sale location, customer-specific information that is not included on the check;~~

~~providing, from the point-of-sale location to a check verifier, the scanned data and the customer-specific information;~~

~~receiving, using a computing device of by the a check verifier, scanned check MICR line data, which includes a first one-way hash value, and non-check customer data from a point-of-sale location and a key from a source other than the point-of-sale location;~~

~~computing, using the computing device of by the check verifier, a second one-way hash value based on a specific hash algorithm, the scanned check MICR line data from the MICR line, the customer data -specific information, and the key; and~~

~~determining verifying, using the computing device of by the check verifier, [[if]] that the computed one-way first hash value is equivalent to the second hash value is the same as the one-way hash value obtained from the MICR line of the check.~~

2. (Currently Amended) The method according to claim 1, wherein the first one-way hash value ~~of the check is generated~~ included in an n-digit field at one end of the MICR line.

3. (Currently Amended) A system, comprising:

a receiver, wherein the receiver is programmed to adapted to receive information provided thereto, the information including representative of a MICR line that includes data representative of an ABA number of a bank and a customer account number; and

a check printer, wherein the check printer is programmed to adapted to print the information on the a check MICR line ~~based on the information provided from a bank, the information including an n digit personal code that is not printed on the check and a key that is not printed on the check~~ and to print a p-bit hash value on the check MICR line based on the information, an n digit personal code, and a key provided by the bank.

4. (Currently Amended) The system according to claim 3, wherein the check printer is adapted to print a check number on the check MICR line ~~further includes a value corresponding to a check number.~~

5. (Cancelled).

6. (Currently Amended) A tangible computer-readable medium having computer executable instructions stored thereon, the computer executable instructions comprising:

instructions to create a payor field on a face of a check;

instructions to create a payee field on the face of the check;
instructions to create a check amount field on the face of the check; and
instructions to create a MICR line on the face of the check, said MICR line including:

an n-digit ABA number;

an m-digit customer account number;

a p-digit check number; and

an r-digit one-way hash value, and

wherein the r-digit one-way hash value is computed ~~by executable instructions that execute a one-way hash algorithm that uses~~ using the ABA number, the customer account number, the check number, a c-digit personal identification code that is not included on the MICR line, and a key that is not included on the MICR line.

7. (Currently Amended) The tangible computer-readable medium according to claim 6, wherein the computer executable instructions further comprise instructions to print the r-digit one-way hash value at one end of the MICR line on the face of the check.

8. (Currently Amended) The tangible computer-readable medium according to claim 6, wherein:

said MICR line further includes a t-digit product code value that provides information regarding an account from which the check is to be drawn against, and
~~wherein the r-digit one-way hash value is computed based in part on the t-digit product code.~~

9-11 (Cancelled)

12. (Currently Amended) [[The]] A check verification system ~~according to claim 10,~~
~~further comprising:~~

a check verifier adapted to verify ~~a~~ the check based on,
~~the information on the a MICR line, the MICR line including a first p-bit hash value, an ABA number of a bank, and a customer account number provided to the check verifier by an entity desiring authentication of the check when presented for payment, along with the key provided to the check verifier, and~~

~~wherein the check verifier is further adapted to compute a second hash value for the check that is computed based on the information on the MICR line, and an n-digit personal code and a key received from an entity requesting verification along with information not on the MICR line that is separately provided to the check verifier by a bank,~~

wherein the verification is based on the first hash value being equivalent to the second hash value.

13. (Currently Amended) [[The]] A check verification system according to claim 10, further comprising:

a check verifier adapted to verify ~~a~~ the check based on

~~the information on the a MICR line, the MICR line including a first p-bit hash value, an ABA value of a first bank, and a customer account number provided to the check verifier by an entity desiring authentication of the check when presented for payment, along with the key provided to the check verifier, and~~

~~wherein the check verifier is further adapted to compute a second hash value for the check that is computed based on the information on the MICR line, and an n-digit personal code and a key received from a second bank requesting verification along with information not on the MICR line that is separately provided to the check verifier by the entity desiring authentication of the check presented for payment~~

~~wherein the verification is based on the first hash value being equivalent to the second hash value.~~

14. (Cancelled)

15-47 (Cancelled)

48. (Previously Presented) A system comprising:

means for receiving information that includes an ABA number of a bank, a customer account number, an n-digit personal code, and a key;

means for generating a p-bit hash value based on the information; and
means for printing the ABA number, the customer account number, and the p-bit
hash value on a MICR line of a check.

49. (Previously Presented) A system, comprising:

- a receiver configured to receive information comprising an ABA number of a bank, a customer account number, an n-digit personal code, and a key;
- a p-bit hash value processor generating a p-bit hash value based on the information; and
- a check printer coupled to the processor and configured to print the ABA number, the customer account number, and the p-bit hash value on a MICR line of a check.